Certificate Number: 03088-PAE-DE-035164440

Bankruptcy Case Number: 15-19054



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 9, 2020</u>, at <u>6:22</u> o'clock <u>PM CST</u>, <u>Kathleen Reynolds</u> completed a course on personal financial management given <u>by telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: December 9, 2020 By: /s/Brianna M Glynn

Name: Brianna M Glynn

Title: Counselor